

IFW

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

re Application of:

Applicant : Kathleen Tyson Quah  
Serial No. : 10/814,800  
Filing Date : March 31, 2004  
Title of Invention : COMPUTER-IMPLEMENTED METHOD OF REDUCING  
RISK IN A PAYMENT-BASED TRANSACTION WHEREIN  
PAYMENT IS MADE FROM AN ACCOUNT HOLDER TO A  
COUNTERPARTY USING A PAYMENT BANK SYSTEM  
OPERATED BY A PAYMENT BANK AND WHEREIN A  
PAYMENT AUTHORIZING INSTRUCTION IS RETURNED  
TO PAYMENT QUEUE FOR LATER RE-EVALUATION IN  
THE EVENT THAT THE AMOUNT OF PAYMENT  
AUTHORIZED BY SAID PAYMENT AUTHORIZING  
INSTRUCTION EXCEEDS THE AVAILABLE BALANCE  
Examiner : Frantzy Poinvil  
Group Art Unit : 3692  
Attorney Docket : 126-001USANCO

Honorable Commissioner of Patents  
and Trademarks  
Washington, DC 20231

**PETITION FOR EXTENSION OF TIME UNDER 37 C.F.R. 1.136(a)**

Sir:

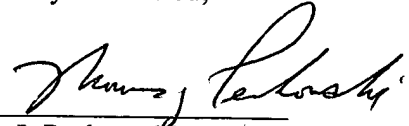
Pursuant to the provisions of 37 C.F.R. 1.136(a), Applicant requests a one month extension of time in order to file the accompanying Response to Office Action mailed June 13, 2008, in connection with the above referenced Application. The extended response time to file the Response to Office Action will expire on October 13, 2008.

Enclosed in payment of the requisite fee of \$60.00 is Thomas J. Perkowski, Esq., P.C. Check No. 7753. Applicant qualifies as a small entity status for the purpose of paying reduced fees in the USPTO. The Commissioner is also hereby authorized to charge any fee deficiencies or overpayments to Deposit Account No. 16-1340. A duplicate of this document is enclosed herewith.

10/17/2008 HVUONG 00000005 161340 10814800  
01 FC:2251 5.00 DA 60.00 OP

Respectfully submitted,

Dated: October 14, 2008

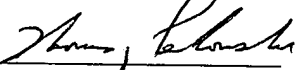


Thomas J. Perkowski, Esq.  
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CERTIFICATE OF FIRST CLASS MAIL  
UNDER 37 CFR 1.08

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P.O. Box 1450  
Alexandria, VA 22313-1450



Thomas J. Perkowski, Esq.  
Reg. No. 33,134  
Dated: October 14, 2008

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Examiner	:	Frantzy Poinvil
Group Art Unit	:	3692
Attorney Docket	:	126-001USANC0

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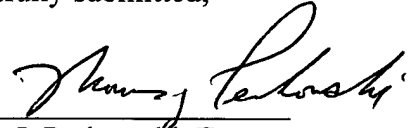
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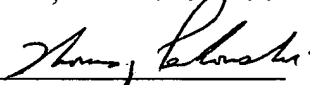


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